



Ephrata National Bank

31 East Main Street | PO Box 457 | Ephrata, PA 17522-0457

AUTHORIZATION FOR AUTOMATIC LOAN PAYMENTS (ACH DEBITS)

Date:

I hereby authorize The Ephrata National Bank, and its successors, assigns and authorized agents, or any entity servicing my loan on its behalf ("Company"), to initiate a transfer for my loan account number by debiting the checking account indicated below.

Loan Account No.

FINANCIAL INSTITUTION OTHER THAN EPHRATA NATIONAL BANK

Depository Name:

Branch:

City:

State:

ZIP:

Routing No.:

Checking Account No.:

NOTE: A voided check or proof of account number and institution routing number must accompany this authorization.

My regular monthly scheduled loan payment will be deducted beginning on _____.

If my loan documentation includes rate/payment changes, the scheduled payment will remain in effect until the first payment change occurs. Thereafter, the deducted amount will be the principal and interest payment resulting from the rate/payment change. If I have elected escrow for taxes and/or insurance, the escrow amount will be added to the principal and interest payment. Any deduction made by Company under this authorization will be valid and binding upon me and my estate.

I understand that funds must be available in my checking account on or before the due date stated in my loan. If insufficient funds are available when the payment is due, I will be responsible for applicable overdraft and/or late fees and for making the payment manually. I also understand that no transfer may be made while the funds are subject to legal process or another restriction.

This authorization remains in full force and effect until Company receives my written termination notice in sufficient time for Company and my depository to act. Company may cancel this authorization for any reason by sending written notice.

I agree to make payments manually until Company has had a reasonable time to establish this request.

Borrower Name:

Borrower Signature:

Date:

Ephrata National Bank Representative: _____ Date: _____